

ONCE A MONTH.

No. 8.

TORONTO, AUGUST 1, 1860.

PRICE 3 CENTS.

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EFFECTS OF OCCUPATION AND HABITS ON DURATION OF LIFE.

Mr. Neison, in a paper in the *Journal of the Statistical Society* for 1851, exhibits this habit (intemperance) in relation to life assurance, in a series of tables based upon carefully accumulated material. From an analysis of these tables, he shows that an intemperate person, of age 20, has an equal chance of living 15.6 years more; while a person of the general population of the country, of the same age, has an equal chance of living 44.2 years. Again, at age 30 the intemperate person has an equal chance of 13.8 years, and the other 36.5 years; at age 40 the chance of the one is 11.6 years, and the other 28.8 years. He also, by an analysis of the returns of the Registrar-General, shows that, while diseases from other causes exhibit a falling short in intemperate lives as compared with the population generally, the diseases of the nervous system and digestive organs form 15.95 per cent. of the deaths from all causes at corresponding ages, but among intemperate persons they form 50.4 per cent. of all the deaths which take place—exceeding the general average more than three times. He concludes, therefore, that these diseases may be taken as the distinctive type of the causes of death among intemperate persons. Mr. Neison also demonstrates that the maximum rate of mortality in intemperate lives is at the age of 41 to 50, and that drinking habits are then most prevalent and confirmed. He further calculates that there is one drunkard to every 74 of the male population above the age of 20, one to every 424 of the female population, and one to every 145 of both sexes above the age of 20. Where any doubt exists as to habits, especially in an individual exposed by occupation to intemperance, the life should be unhesitatingly declined. It must be remembered that this vice seems apt to run in families; or, in other words, that at times the propensity to intemperance would appear to be an inheritance. As a rule, reformed drunkards are bad lives.

Habitual gourmandising, or excess in the use of animal food, induces an undue quantity and richness of blood, and predisposes to inflammatory and congestive affections, especially of the abdominal viscera. It is especially serious when coupled

with want of exercise or a sanguine temperament or plethoric habit of body.

The habit of smoking tobacco, which has recently been the subject of so much illogical argument, deserves a passing notice. There is no evidence whatever to show that this practice, when had recourse to in moderation, and not complicated with spirit drinking at all, tends to shorten the duration of life. Addition to it in great excess, may doubtless induce dyspepsia, nervous affections, possibly paralysis, certainly delirium tremens.

Inquiry may be made—although the answer will, in many cases, be involved in the occupation—as to whether proposer's habits are sedentary or otherwise. The beneficial effects of efficient daily exercise are shown in increased vigour of circulation—in the promotion of nutrition and the various excretory functions—the want of such being exhibited in the converse. Sedentary habits are especially objectionable in those who are disposed to corpulency or plethora, or who have inherited some constitutional malady.

Occupation.—As life assurance is no longer confined to the better class of tradesmen, to master manufacturers and professional men, but is now appreciated and had recourse to by the more intelligent and provident artisans of all classes, it becomes important to determine whether any, and what, peculiar risk is involved in particular occupations. It is, however, much to be regretted, that, with the exception of the Registrar-General's summary of certain years, and his deductions therefrom, and a recent report by Dr. Letherly, there are no satisfactory statistical tables exhibiting the relative mortality of different occupations. One has, therefore, to rely chiefly upon different independent sources for facts bearing upon the healthiness of trades and professions. Before entering upon the special consideration of them, it may be stated that there are but few occupations which, in themselves, exercise so prejudicial an influence on life as to render the risk unusually hazardous, and, consequently, that the occupation of the party must be taken in connection with other considerations affecting his life.

The Registrar-General, in the preface to his *Report for 1851*, exhibits the relative mortality of different occupations as compared with that for all England in the following table:

Occupation.	Mortality per Cent. at Age				
	25.	35.	45.	55.	65.
Farmer.....	1.015...	.864...	1.199...	2.490...	5.530...
Shepherd.....	.912...	1.559...	1.503...	2.869...	6.506...
Wearer.....	.707...	1.056...	1.257...	3.299...	7.459...
Grocer.....	.763...	1.046...	1.570...	2.265...	4.972...
Blacksmith.....	.912...	1.240...	1.651...	2.723...	5.443...
Carpenter.....	.948...	1.332...	1.691...	2.996...	6.596...
Taylor.....	1.118...	1.415...	1.074...	2.818...	7.647...
Labourer.....	.979...	1.392...	1.791...	2.926...	5.790...
Miner.....	.940...	1.135...	2.015...	3.450...	8.051...
Baker.....	.959...	1.475...	2.121...	3.301...	6.678...
Butcher.....	1.130...	1.653...	2.310...	4.144...	8.401...
Unskipped.....	.783...	2.045...	2.834...	3.597...	15.1...
All England.....	.918...	1.236...	1.787...	3.031...	6.396...

MARRIAGE ON £300 A YEAR.

It may well be true that the habits of English gentlemen are more expensive and luxurious than they were thirty years ago; but I would ask in all humility, has not the desire for social distinction increased in a corresponding way amongst English ladies? If Romeo longs for a *cotelette à la Soufflé* tossed off in a fashion somewhat superior to the usual style of English domestic cookery, does not Juliet insist on her brougham and her little house in Tyburnia as indispensable conditions before she endows her lover with all the rich treasures of her virgin heart? Are not both too eager to begin life at the very point which their parents had attained just as they were on the eve of quitting it? How often do you meet with a young lady in society who is honestly ready to accept the risks of human life with a husband who has little to recommend him, but the way of worldly endowments? And is it much to be wondered at, if men who have been left to bear the heat and burden of the day alone should when the struggle had been decided in their favour, be somewhat of opinion that they can manage without assistance to spend the produce of their labour in their own way.—*Once a Week.*

FIRE INSURANCE.

(From the fifth annual report of the Insurance Commissioners of Massachusetts.)

It will be seen that the rate per cent. of loss paid to the amount insured is generally much less in Europe than in this country, while the expense of doing the business is about the same for the same risk; that is, the loss paid bears about the same ratio to the premium, though the premium bears a much less ratio to the amount insured. The property insured by the *Edna*, of Hartford, suffers in a year more than twenty times the loss which falls upon the same amount insured by the largest Stock Company in France, and its premiums are about twenty times as high. When the risk is less, a Company not taking more in any one risk, may be equally safe with a smaller amount insured; but notwithstanding this, the policy in Europe is not to multiply Companies, but only to magnify them. Of the thirteen Stock Companies in France, we believe none date further back than 1816; and so far as we can learn, though the capital has not been remarkably productive, owing to the large expenses often on losses on policies, the losses themselves have never touched the capital, and no Company has become insolvent.

It is well worthy of serious inquiry, in this connection, why the loss by fire in France should be so much less than in any other civilized country of which we have any knowledge. Its system of means for the prevention and extinguishment of fires, though admirable in some respects, is not probably on the whole superior to our own. Though we might profitably imitate some parts of it, we should certainly not be willing to exchange systems entirely, and trust to appliances

which would seem almost puerile before a conflagration extending to a city block. We cannot therefore, attribute the exemption from fire, to any great extent, to superiority in fire police. Nor can it be owing to the better construction or less combustible materials of the buildings, for they are not superior in these respects to the buildings of other European countries, which suffer from fire, nearly as much as we. For the most part, we can refer it to only two causes; the better managed insurance, and the peculiar principles of French law in relation to fires. It is notorious that fires are prone to originate with insured property. People sell out to Insurance Offices very much in proportion to the want of skill and recklessness with which they are managed. With the French Offices there appears to be an admirable inspection and supervision of insured property, so as not only to determine the value of the risk with a view to exact a just premium, but to prevent any practice that would lead to a loss. There is, perhaps, a little more of this than would be cheerfully tolerated in this country. The French civil code makes, in the first place, every man "responsible for the damage of which he is the cause, not only by his own act, but also by his negligence or his imprudence," and responsible also for the injury caused by the acts of children, servants, and others, for whom he is bound to answer. Hence, if a Frenchman should burn his house or store for the insurance, he would be likely to make a bad bargain, unless he could confine the conflagration to his own property. In the second place, the law makes the tenant answerable, in case of fire, to his landlord, unless he can prove that the fire happened by accident or superior force, or by faulty construction, or that it was communicated from a neighbouring building. Being thus responsible, and when there are several tenants, each is responsible in full unless he can clear himself by positive proof,

and with the burden of proof thrown upon him the tenant who burns up a stock of goods or tools and gets the insurance, is pretty likely to have to pay it at once to the landlord, to repair the damage of his tenant. That these risks of having to repair the damages occasioned by one's own fire to a lessor or a neighbour are matters of practical effect under the French law, we are sure from the fact that at least one French Mutual Insurance Company advertises to guarantee tenants from the responsibility to the landlord at one-third of the usual rate if the building is insured by the Company, and one half if it is not; and the same Company advertises to guarantee against the liability to indemnify a neighbour for one-quarter of the rate demanded for the house itself and that of the neighbour. Perhaps secondary insurance of this sort may partly account for the large amount insured in French offices. So far as it goes, it doubtless tends to evade the effect of the law; but it does not probably extend far enough to make it by any means as easy to cheat the Insurance Offices in France as it is under our own or the English laws.

INFLUENCE OF MARRIAGE ON THE DURATION OF LIFE.

"The influence of marriage on the probable duration of life, opens a curious field for speculation. That it has an influence, more than one writer bears testimony; and statistics have been adduced in support of the theory. Voltaire has asserted, that the majority of persons who commit suicide are unmarried, adducing this circumstance as an evidence that the wedded state is favorable to the prolongation of life. Hufeland also entertains the existence of such a theory; and Deparcieux reports, "that people live longer

in a state of matrimony than celibacy—the number of married men who die after the age of twenty being nearly one-half less than the number of bachelors dying at the same period; and for forty-three benedicts or widows who reach the age of ninety, there is only one-seventh part thereof of single men found to attain the same age."

On this subject, Dr. Milne remarks:—"It is obvious that the best organized, and most vigorous individuals of both sexes, but especially females, are the most likely to marry; and that but a small proportion will be married of those (particularly of females) who labour under infirmity that tends materially to shorten life. The married, therefore, will, upon an average, be a selection of such lives from the general mass of the population as would have been the best, whether they had married or not; and it is very difficult to determine what effect marriage may have had in improving them."

A WORD ABOUT CRINOLINE.—"I beg you to allow me," says a correspondent of the *London Times*, "to ventilate in your columns a grievance under which I am half smothered every Sunday, and from which I see at present no prospect of relief. Ladies will persist in attending Divine worship in crinoline. Pews hired out to accommodate four persons will, therefore, now barely contain two. I myself rent a couple of seats in our parish church, which I attend regularly with my little daughter. The other two are rented by some neighbours of mine—handsome, well dressed, good natured women, against whom I have nothing to say, save that they attire their persons, from the waist downwards, in a sort of steel-ribbed apparatus, like a carriage umbrella inverted, over which acres of silk and muslins and ribbons are festooned. If they arrive before us they quite all the pew, and my girl and myself are obliged to creep in under their petticoats; it being quite as much as we can do to keep our heads above crinoline during the service. If we happen to come before them to church they sit down upon us in the most remorseless way, swaggering and holding about their gird umbrellas in a manner which is most alarmingly disclosive of their legs, on which they take good care to put very decorative stockings, not, I presume, in order that they should not be looked at. I wish, sir, that you would urge the London clergy to insist that on Sundays, at least, all crinolines should be doctored; that ladies wearing them should henceforward be charged for their church accommodation by the cubic foot, instead of by the sitting."

THE LIFE-ASSURANCE AGENT'S APPEAL.

Come now, my friend, and do not stare,
But listen to my strain a bit;
I wish to make you just aware
Of something for your benefit:
As yet, you say, upon your life
You have not got a Policy;
'Tis downright treason to your wife;
I wish you would your folly see,
And think of life-insurance,
The uses of insurance;
O think of the uncertainty
Of life and health's endurance!

Our office is for soundness known
THE STREAPST PERPENDICULAR;
And when you would be choosing one,
You can't be too particular,
Our 'emulated fund appears
Increasing at a steady rate;
A bonus every seven years,

And yet our premiums moderate.
Then think upon insurance,
The use of life-insurance;
Remember the uncertainty
Of life and health's endurance!

You're twenty-seven next birthday;
You've ne'er had epilepsy, sir,
Insanity, gout, hernia,
Consumption, or dyspepsy, sir.
Your medical attendant says,
You're come of healthy parentage;
You've lived in Britain all your days,
And are of your parentage;
Then oh, my friend, insurance,
Think, think of life-insurance;
O think of the uncertainty
Of life and health's endurance!

Your present state of health is good,
With healthy occupation, sir;
Your well formed bellows-chest has stood
The Doctor's auscultation, sir;
No hazard in your way of life;
You're neither lag nor cripple, sir;
Last year you took yourself a wife,
But have not ta'en to tittle, sir;
A model for insurance,
Most fit for life-insurance;
Oh, if you'll not cast in your lot,
You'll vex me past endurance!

Pray, don't forget, though healthy yet,
You're subject to mortality;
The life of man we only can
Foretell in the totality.
The first year's premium being paid,
You may demise to-morrow, sir;
And then your widow will not need
To either beg or borrow, sir:
She's saved by life-insurance,
By noble life-insurance;
She's clad and fed by what you did
While life had still endurance.

But say you've got a policy.
Or even more than one of 'em,
You may another take with me—
You'll thrive beneath a ton of 'em,
One ought to add a thousand pounds,
Each new responsibility;
It is a duty has no bounds,
Save just a man's ability:
Then oh, once more, insurance,
Think well of life-insurance;
Remember the uncertainty
Of life and health's endurance!

Long, long ago there was a cove,
Who called himself Knight-errant, sir,
Who, as the Ladies' friend, did rove,
Protecting them from Tyrant, sir;
But, Ladies, I'm your best friend now,
As good as any lover 'ye've,
For all my object's to endow
And save you dears, from poverty!
Then oh my dears, insurance,
Cry loud for life-insurance,
If husbands won't cast in their lot,
Declare them past endurance!

Chambers's Journal.

RESTORATION OF THE APPARENTLY DROWNED.

At the present bathing season, the following Directions for the Restoration of the Apparently Dead from Drowning, cannot fail to be of essential service. Their leading principles are those of the late Dr. MARSHALL HALL, and are the results of the latest discoveries. The favourable opinion of the principal medical bodies, and of three hundred medical men in this country, as also

those of the chief medical bodies on the Continent, have been obtained by the ROYAL NATIONAL LIFE-BOAT INSTITUTION on the subject. These Directions have been extensively circulated by the Institution throughout the United Kingdom and in the Colonies. They are also in use in Her Majesty's Fleet, and have been translated into French, German, Spanish and Swedish:—

Send immediately for medical assistance, blankets, and dry clothing, but proceed to treat the patient *instantly* on the spot, in the open air, whether on shore or afloat.

The points to be aimed at are *first* and *immediately*, the RESTORATION OF BREATHING and the PREVENTION of any further DIMINUTION of the WARMTH of the BODY; and, *secondly*, after breathing is restored, the PROMOTION OF WARMTH and CIRCULATION.

The efforts to restore Breathing, and to prevent any further diminution of the warmth of the body, must be commenced immediately and energetically, and must be persevered in for several hours, or until a medical man has pronounced that life is extinct. Efforts to promote Warmth and Circulation must be deferred until natural breathing has been restored.

TO RESTORE BREATHING.

To Clear the Throat.

1. Place the patient on the floor or ground with his face downwards, and one of his arms under the forehead, in which position all fluids will escape by the mouth, and the tongue itself will fall forward, leaving the entrance into the windpipe free. Assist this operation by wiping and cleansing the mouth.

2. If satisfactory breathing commences, adopt the treatment described below to promote Warmth and Natural Breathing. If there be only slight breathing—or no breathing, or if it fail, then—

To Excite Breathing—

3. Turn the patient well and instantly on the side, and—

4. Excite the nostrils with snuff, hartshorn, smelling-salts, or tickle the throat with a feather, &c., if they are at hand. Rub the chest and face warm, and dash cold water on it.

5. If there be no success, lose not a moment, but instantly

To Imitate Breathing—

6. Replace the patient on the face, raising and supporting the chest well on a folded coat or other article of dress.

7. Turn the body very gently on the side and a little beyond, and then briskly on the face, back again; repeating these measures deliberately, efficiently, and perseveringly about fifteen times in the minute, or once every four seconds, occasionally varying the side:

[By placing the patient on the chest, the weight of the body forces the air out; when turned on the side, this pressure is removed and air enters the chest.]

TO PREVENT ANY FURTHER DIMINUTION OF WARMTH.

N.B. These efforts must be made very cautiously, & must not be such as to promote Warmth & circulation rapidly; for, if circulation is induced before breathing has been restored, the life of the patient will be endangered. No other effect therewith, however, should be sought from them, than the prevention of evaporation, and its result, the diminution of the warmth of the body.

1. Expose the face, neck, & chest, except in severe weather (such as heavy rain, frost, or snow.)

2. Dry the face, neck, and chest, as soon as possible with handkerchiefs or anything at hand; and then dry the hands and feet.

3. As soon as a blanket or other covering can be obtained, strip the body; but if no covering can be immediately procured, take dry clothing from the bystanders, dry & re-clothe the body, taking care not to interfere with the efforts to restore breathing.

8. On each occasion that the body is replaced on the face, make uniform but efficient pressure with brisk movement, on the back between and below the shoulder-blades or bones on each side, removing the pressure immediately before turning the body on the side;

[The first measure increases expiration, the second commences inspiration.]

* * * The result is—*Respiration or Natural Breathing*;—and, if not too late,—*Life*.

Cautions.

1. Be particularly careful to prevent persons crowding round the body.
2. Avoid all rough usage and turning the body on the back.
3. Under no circumstances hold the body up by the feet.

N.B.—The Directions are printed in parallel Columns to avoid confusion, and to insure that the efforts to obtain both objects shall be carried on at the same time.

TREATMENT AFTER NATURAL BREATHING HAS BEEN RESTORED.

To promote Warmth and Circulation.

1. Commence rubbing the limbs upwards, with firm grasping pressure and energy, using handkerchiefs, flannels, &c., [by this measure the blood is propelled along the veins towards the heart.]

The friction must be continued under the blanket, or over the dry clothing.

2. Promote the warmth of the body by the application of hot flannels, bottles, or bladders of hot water, heated bricks, &c., to the pit of the stomach, the armpits, between the thighs, and to the soles of the feet.

3. If the patient has been carried to a house after respiration has been restored, be careful to let the air play freely about the room.

4. On the restoration of life, a teaspoonful of warm water should be given; and then, if the power of swallowing have returned, small quantities of wine, warm brandy and water, or coffee, should be administered. The patient should be kept in bed, and a disposition to sleep encouraged.

General Observations.

The above treatment should be persevered in for several hours, as it is an erroneous opinion that persons are irrecoverable because life does not soon make its appearance, cases having been successfully treated after persevering for many hours.

Appearances which generally Accompany Death.

Breathing and the heart's action cease entirely; the eyelids are generally half-closed; the pupils dilated; the jaws clenched; the fingers semi-contracted; the tongue approaches to the under edges of the lips, and these, as well as the nostrils, are covered with a frothy mucus. Coldness and pallor of surface increase.

Royal National Life-boat Institution,
London, May, 1860.

EXPECTATION OF LIFE.

By "expectation" of life is meant—not the length of days that each individual in a community may expect—but the average duration of life of a large number of persons of a similar age.

The latest and most reliable table of expectation of life is that prepared by the Registrar-

General, from the materials furnished by the Registrars of Births, Marriages and Deaths throughout the Kingdom.

Previous to the compilation of this Table, the table in most general use in modern times was that known as the "Carlisle." A table was prepared some years since, from the records of a number of the principal English Life Offices, known as the "experience" table, which would probably, in course of time, have superseded the "Carlisle," but for the preparation of the "English" table, which being founded upon a much larger number of observations, is necessarily more to be relied on as showing an approximate view of the duration of life than any other table in existence.

As many of our readers may be desirous of knowing their own "expectation," we here give them the "expectation of life," according to the "English" and also according to the "Carlisle" tables, that they may see the difference between the two.

"EXPECTATION OF LIFE AT ALL AGES."

AGE.	CARLISLE.		ENGLISH LIFE TABLE.	
	Male.	Female.	Male.	Female.
0	38 9	40 2	42 2	42 2
1	44 8	46 9	47 7	47 7
2	47 7	49 10	49 7	49 7
3	49 10	49 6	50 4	50 4
4	50 9	49 9	50 6	50 6
5	51 3	49 8	50 5	50 5
6	51 2	49 4	50 1	50 1
7	50 10	48 11	49 8	49 8
8	50 3	48 5	49 5	49 5
9	49 7	47 10	48 7	48 7
10	48 10	47 1	47 10	47 10
11	48 0	46 4	47 1	47 1
12	47 3	45 6	46 4	46 4
13	46 6	44 9	45 7	45 7
14	45 9	44 0	44 10	44 10
15	45 0	43 4	44 1	44 1
16	44 3	42 8	43 5	43 5
17	43 7	42 0	42 10	42 10
18	42 10	41 3	42 1	42 1
19	42 2	40 7	41 6	41 6
20	41 6	39 11	40 10	40 10
21	40 9	39 2	40 2	40 2
22	40 0	38 6	39 6	39 6
23	39 4	37 10	38 10	38 10
24	38 7	37 2	38 2	38 2
25	37 10	36 6	37 6	37 6
26	37 2	35 10	36 10	36 10
27	36 5	35 1	36 2	36 2
28	35 8	34 6	35 7	35 7
29	35 0	33 10	34 11	34 11
30	34 4	33 2	34 3	34 3
31	33 8	32 6	33 7	33 7
32	33 0	31 10	32 11	32 11
33	32 4	31 2	32 3	32 3
34	31 8	30 6	31 8	31 8
35	31 0	29 10	31 0	31 0
36	30 4	29 2	30 4	30 4
37	29 8	28 6	29 8	29 8
38	29 0	27 10	29 0	29 0
39	28 3	27 2	28 5	28 5
40	27 7	26 6	27 9	27 9
41	27 0	25 11	27 1	27 1
42	26 4	25 3	26 5	26 5
43	25 9	24 7	25 9	25 9
44	25 1	24 0	25 1	25 1
45	24 6	23 4	24 5	24 5
46	23 10	22 8	23 9	23 9
47	23 2	22 0	23 1	23 1
48	22 6	21 4	22 5	22 5
49	21 10	20 8	21 9	21 9
50	21 1	20 0	21 1	21 1

"EXPECTATION OF LIFE AT ALL AGES."

AGE.	CARLISLE.			ENGLISH LIFE TABLE.		
	Male & Female.			Male.	Female.	
	Yrs. mss.			Yrs. mss.	Yrs. mss.	
51	20 5			19 4	20 4	
52	19 8			18 9	19 9	
53	19 0			18 0	19 0	
54	18 3			17 4	18 4	
55	17 7			16 8	17 8	
56	16 11			16 0	17 0	
57	16 3			15 5	16 4	
58	15 7			14 9	15 8	
59	14 11			14 2	15 0	
60	14 11			13 7	14 5	
61	13 10			13 0	13 9	
62	13 4			12 8	13 2	
63	12 10			11 11	12 8	
64	12 4			11 4	12 1	
65	11 9			10 10	11 6	
66	11 3			10 4	11 0	
67	10 9			9 11	10 6	
68	10 3			9 5	10 0	
69	9 9			8 11	9 6	
70	9 2			8 6	9 0	
71	8 8			8 1	8 7	
72	8 2			7 8	8 2	
73	7 9			7 4	7 9	
74	7 4			6 11	7 4	
75	7 0			6 6	6 11	
76	6 8			6 2	6 6	
77	6 5			5 10	6 2	
78	6 1			5 6	5 10	
79	5 10			5 3	5 6	
80	5 6			4 11	5 2	
81	5 3			4 8	4 11	
82	4 11			4 4	4 7	
83	4 8			4 1	4 4	
84	4 5			3 11	4 1	
85	4 1			3 8	3 10	
86	3 11			3 5	3 7	
87	3 9			3 2	3 4	
88	3 7			3 0	3 2	
89	3 6			2 10	3 0	
90	3 4			2 8	2 9	

POPULATION OF GREAT BRITAIN.—According to the census of 1851, the population of Great Britain at that time, including England, Wales, Scotland, the British Islands, and Army, Navy, and Merchant Seamen, at home and abroad, amounted to 21,121,967. "If all the people of Great Britain had to pass through London in procession, four abreast, and every facility was afforded for their free and uninterrupted passing, during twelve hours daily, Sundays excepted, it would take nearly three months, for the whole population of Great Britain to file through, at quick march, four deep. To count them singly, at the rate of one a second, would take a year and a half, assuming that the same number of hours daily were occupied, and that Sundays also were excepted! In order to enumerate this mass of people in one day, 38,740 enumerators were appointed, each having a given district allotted to him. 92 tons of paper were used for schedules and enumeration books; and the cost of the entire proceeding was £125,457, or not quite three halfpence per head of the population."—*Results of the Census.*

CORRESPONDENTS.

To the Editor of "Once a Month."

Sir,

As in my former communication I promised that, if any additional particulars connected with the coming of "the Prince" should come to my knowledge, I would forward them for your education, I now proceed to redeem my pledge.

I have much pleasure in informing you, that,

the Corporation having voted the sum of £3000 for expenses, the "Prince Committee" have determined to spend the money in a practical, useful, common-sense manner. In the first place, all the Surveyors and Carpenters in the city will be set to work to level the side-walks, that the Prince, during his stay, may not be compelled (like your unfortunate correspondent), to walk with a "long and a short leg." Secondly; all the broken planks are to be removed, all the loose planks fastened, and all those projecting nails that rip the soles off our shoes are to be hammered down.

A large number of scavengers are to be set to work to clean up the streets, and to gather up the dead cats and dogs and other nuisances that help to perfume or pollute the atmosphere in hot weather.—The lime-kilns are to be kept actively at work to furnish lime for purposes of purification. It is expected that these sanitary measures—if properly performed—will absorb all the money, but, if any is left, it is to be expended in soft soap to be used in washing the city heggars, whose usual haunts are the street corners and other public places. As they appear to have become an institution," (as Uncle Sam would say), it is determined that they shall appear—"on this occasion only"—with clean skins.

At a late corporation meeting, a member of that body possessing even less than the minimum municipal allowance of brains, proposed to call the little patch of ground adjoining the goal, the "Prince of Wales's Park." Mr. Alderman Broadbent protested against such attempts to draw down the ridicule of the community upon his city; he presumed that the gentleman who made the proposal had never seen a "Park." He proposed—in amendment—that the lot should be called the "Prince of Wales's paddock," and that it should be kept for the especial grazing of the donkey and wished to call it a park. Mr. Alderman Shuffie first proposed to call a meeting of the citizens, which being rejected, he wished to appoint a committee to consider the subject. On this occasion, however, common sense prevailed, and Mr. Broadbent's amendment was carried. Whether "the Prince" will feel particularly flattered at having his title tacked to every thing that wants a handle," is, I think, rather questionable. I am, Sir, your obedient servant.

SCALPEL.

TO THE HEDUTR OF WUNCE A MUNTU.

HONORED SUR.—I perceive by the Newspapers that some of our Guv'nors are going to the Prince o' Whales wen he cum's to 'norgorate the 'Chanick's Insititoot. Now, I don't quite know what 'norgoration means, but I hears it's summat like puttin his sign like over the door. Now, as I'm a 'Chanick myself, and belong to the Insititoot, I woodn't mind axin him to 'norgorate my new workshop, if I thow he woodn't preshabe the compliment; and I woodn't mind puttin the Prince o' Whales's Ploom over the door, particularly if he'd stand a glass o' summat to drink his helth. How must I set about it—must I ax the Guv'nor General or will the Mare do? By puttin me on the ris rode you will oblige

Your bejunt Survant to comand,

TIMOTHY STEEL,
Hinginer

STEAM FIRE-ENGINES.

The introduction of steam fire-engines, is a subject which is just now attracting a great deal of attention. Objections are made by many to their

adoption, in the belief that hand engines are superior to them. Practical experience has, however, shown that the application of steam to the service of fire-engines, is one of those improvements the necessity of which both in a labor-saving and economical point of view, can no longer be rationally contested.

Our city, but more especially the commercial portion of it, is very different from what it was a quarter of a century ago. The enormous increase which has taken place since that period in our population, and the narrow limits into which it is crowded, have rendered it necessary for builders to find in elevation the accommodation that is denied them in area. The immense height of our stores and warehouses is daily rendering the service of the fire department one of greater labour and difficulty; and experience has demonstrated the necessity of having engines, driven up town by the multiplied use of steam, to enable the firemen to throw water into the upper stories of these buildings. It has been shown besides, that, in proportion as the service of the department becomes heavier from these causes, its facility for manning the engines effectually is lessened, inasmuch as the population of the lower part of the city is being driven up town by the multiplication of houses. We shall, therefore, have either to sacrifice the prejudices which exist against modifying the character of a time-honoured institution, or we shall have to adhere to a system which is not always adequate to its requirements. In an age in which advancement is the first condition of success, it must be admitted that the remen of New York have almost remained stationary.

Let me not be understood as casting any reflections on the members of the department by this observation. It is my belief, that a more patriotic, a more energetic, and a more disinterested set of men does not exist, than this fine body. They are, however, tired, and it is as much to spare them some portion of the fatigue and toil which they are overtaxed, as to protect the general interests that I allude to steam power.

From my observation of the work of steam-engines at fires, I am impressed with the belief, from the present partial trial of them, that sooner or later the firemen will be pleased to adopt them as an auxiliary force. As regards the character of the different engines used, I may as well add, that I do not believe the self-propellers will be found as serviceable as those drawn by hand, such, for instance, as the one now in use by Company No. 8. In their gradual introduction the greatest care should be taken in their manufacture, and none but the most competent machine should be employed so that there may be a reasonable security against accidents. The question may arise as to how many of these engines would be necessary. In my opinion, six or eight would for the present be sufficient for down town purposes. The employment of steam renders a less number of engines necessary than with the old system, inasmuch as it keeps up a continuous stream, which is of the utmost importance in checking the rapidity of a conflagration.

Hitherto the firemen have been impressed with the idea that the introduction of steam fire-engines would in some way interfere with their privileges as members of the department. I am happy to say that this feeling is gradually disappearing.—*New York Fire Marshal's Report*

VARIETIES.

A NATURAL CURIOSITY.—On Thursday last a gentleman was walking round the gardens, &c. attached to the mansion of Adhurst, St. Mary's, near Petersfield, the property of J. Bonham Car-

ter, Esq., M.P., when on coming to a large flower pot, with its bottom upwards, the gardener exclaimed, "Now I'll surprise you." Sailing the action to the word, and putting his finger into the hole, on lifting it up, out flew a "Tom (or his lady) Tit." A compact body of moss was now exposed, on the ground, in the shape of the flower pot, with a small hole on the top communicating to a beautifully formed nest, containing eleven eggs, and upon which, at the time, the old bird was sitting.

Not far from the above named mansion, is another natural curiosity, at the residence of J. Light, Esq., Westmark, viz., a *Chaffinch's nest* built in the mortice hole of a post and containing three young birds. *Portsmouth Times.*

A FEMALE DROWNED IN A RAIN WATER BUTT.—**FELINE INSTINCT EXTRAORDINARY.**—On Monday last, an inquest was held at the "Alma," beer-house, Blackfriars-road, on the body of a single woman named Eliza Fowler, landlady of the "Joiners Arms," beer-house, Blackfriars-road, Landport. Deceased was 37 years of age, and was found drowned in a rain water butt, containing six feet of water, on Sunday, the 22nd instant. The beer-house kept by deceased was occupied by her sister and brother-in-law, named Barclay, and also a seaman and his wife named Townsend. A neighbour of deceased, named Haskell, stated that she had known her for about four years. Of late deceased had exhibited aberration of intellect, being at times in a state of despondency and confusion. On Saturday, the 21st instant, she was deceased twice. On the last occasion, at half-past eleven o'clock at night, deceased came to her house. She appeared in a despondent condition, and referred to a little misunderstanding that had taken place between her and her brother-in-law. She remained at her house an hour in witness's house, and then arose to depart, when she ascended to her home. While in deceased's house, she said that she suffered very much in the head of late, and stated that she went up stairs a half a dozen times, not knowing why she did it. Deceased also added "if my uncle had not assisted me in my business I should have given graven change to my customers." She left deceased in her house; the gas was burning, and the other parties who resided in the house had retired to rest. She never saw deceased again alive. Barclay and his wife were also on friendly terms with deceased.

Michael Barclay, brother-in-law to deceased, deposed that he resided in the same house with her. On Saturday night he came home about half-past ten o'clock, and assisted deceased in her business, by attending on the skittle alley customers. Deceased made a mistake in the change she gave him on one occasion. He retired to bed with his wife about half-past eleven, leaving the gas burning. During the evening deceased censured him for not putting the skittle parties to rest as usual on that night. On account of this she flew at him, pulled his hair and coat, and behaved in a very extraordinary manner. He pushed her away. They had always been on good terms. In the night himself and wife were disturbed by the extraordinary noises made by a favourite cat belonging to the deceased. The animal continued scratching at the door, and for some time quite disturbed them. The apparent uneasiness of the cat increased towards seven o'clock in the morning, at which hour he arose and opened the bedroom door. The cat was there, and commenced running backwards and forwards, apparently endeavouring to induce him to follow her, which he did, the animal acting as guide. He was directed to the yard, when he saw a chair beside a large rain water butt, which contained about six feet of water. On looking in the tub, he saw deceased head downwards. He made an alarm,

and informed Townsend and a neighbouring hairdresser, named Bennett, of the circumstance. He then went for a policeman before attempting to remove the body. On the deceased being taken from the butt she was quite dead. Mrs. Townsend deposed that she had not heard any noise in the night. During the week she had lodged in the house deceased and Barclay appeared to be on good terms. Mr. Bennett stated that he removed the body from the butt; on doing so she appeared to have been dead about two hours. He placed the corpse in the skittle-alley. Barclay further stated that he found the gas burning, as on the previous night, when he went down stairs in the morning. Mr. Seales, jun., stated that he had carefully examined the body of the deceased, which was entirely devoid of any marks of violence. He made an examination at eight o'clock on Sunday morning. He believed that death arose from *apoplexy*, or suffocation, caused by drowning. The Coroner summed up, and the jury returned a verdict that the deceased had drowned herself while in a state of temporary insanity. *Hampshire Telegraph.*

CHINESE DIVISIONS OF LIFE.—The Chinese divisions or epochs of life are marked by decennial periods, or progress *decimally*. The age of 10 is called the "opening degree;" 20, "youth excited;" 30, "strength and marriage;" 40, "officially apt;" 50, "error knowing;" 60, "cycle closing;" 70, "rare bird of age;" 80, "rusty visaged;" 90, "death;" 100, "age's extremity." *Sir John Bowring.*

ON THE NATURE OF INSURANCE.—Lord Mansfield says, "Insurance is a contract on speculation, and therefore the special facts upon which the risk is to be computed lie concealed in the knowledge of the assured only. The insurer trusts to his statements, and proceeds, *upon confidence*, that he does not keep back any circumstances within his knowledge to mislead the insurer into a belief that the circumstance does not exist. The keeping back therefore, of such circumstance is fraud, and the policy becomes invalid, because the risk run is really different from the risk understood and intended to be run at the time of the agreement."

THE PAVEMENT OF LONDON.—The pavement of London is one of the greatest marvels of our time. It covers nearly 3000 acres, two-thirds whereof consists of what may be called mosaic work, done in plain style, and the other third of smooth flagging. Such a series of work far transcends in quantity, as it excels in quality, the Apulian way, which was the wonder of ancient Rome, and which would cut but a poor figure as contrasted with one of our commonest streets. The ancient consular way was but fifteen feet wide in the main, and was filled in with blocks of all shapes and sizes, jointed together, and planed only on the surface—the length of its devious course, from south to north of Italy, was under 300 miles. The paved streets of London number over 5000, and exceed 2000 miles in length. *Building News.*

A seaman on board H.M. ship Royal Albert lately had his arm blown off by the explosion of a signal gun, caused by the hoops of a lady catching the trigger of the percussion lock, while she was proming the deck.

A YOUNG CHICK.—Aunt E.—was trying to persuade little Edy to retire at sunset, using as an argument that the little chickens went to roost at that time. "Yes," said Edy; "but the old hen always goes with them." Aunt tried no more arguments with him.

GENTLEMEN AND THEIR DEBTS.—The late Rev. Dr. Sutton, Vicar of Sheffield, once said to the late Mr. Peach, a veterinary surgeon, "Mr. Peach, how is it you have not called upon me for your account?" "Oh," said Mr. Peach, "I never ask a gentleman for money." "Indeed!" said the Vicar, "then how do you get on if he don't pay?" "Why," replied Mr. Peach, "after a certain time I conclude that he is not a gentleman, and then I ask him."

FINDING A DISH OF SILVER.—Last week, a cottager, at Chorlton, was digging in his little plot of land at the front of his house, and close by the main road, when he turned up a solid earthenware jar, the mouth of which was covered with a stone. Two neighbours, with arms akimbo, leaning on the paling, were watching his proceedings. "Hello!" said one of them, "what hast' a got there?" "It's an owd pot; you can take it with you if you like." He handed the worthless-looking "old pot" to his friends, who carried it to a neighbouring public-house, where on examination, it was found to be full of silver crown and half-crown pieces, all of the reign of Elizabeth, to the total value of £51. They returned to the finder of the jar, and the spoil was divided into three equal parts, so that each became the possessor of £17. *Salford Weekly News.*

NEIGHBOURLY TURNS.—The house of an old woman of the name of Lizzy Geddes, residing at Chalmity Boham, in which she had lived for the long period of 70 years, unfortunately fell one night lately. As she cherished a fond attachment for the spot where she had been born, and had spent an uneventful, though harmless life, she naturally felt disconsolate at the idea of having to remove to some of the adjacent villages—a step which was rendered absolutely necessary on account of her *advanced age, and poverty*, to erect another dwelling. Being a native of the district, and rather a favourite in the district, where her ancestors had lived for the last 300 years, the neighbours had no sooner heard of her condition than they generously resolved to assist her. One fine morning no less than 16 fine stalwart men, comprising masons, carpenters, and labourers, assembled, and before nightfall had the satisfaction of completing the erection of a very comfortable home for the poor woman. Throughout the day the workmen were hospitably entertained with abundance of bread, cheese, and mountain dew, the gift of the neighbouring guidwives, who warmly sympathised with them in their labour of love. Such an act of charity is worthy of notice, as it shows that however much men's hearts are at the present day may be seared by the imposition of an irksome, and, in many cases, burdensome compulsory assessment for the support of the poor, they are not altogether callous when an appeal is made to them in behalf of the infirm and the deserving. *Sanfistie Journal.*

A WORD TO THE LADIES AMONG CIRCUS.—With rare exceptions, the London clubs are but ladies' hotels or coffee-houses. They are undoubtedly very comfortable; but it only depends upon private families to make their homes so pleasant that they may run the clubs off the road. Young men and young women will take pleasure in each other's society, if they are allowed to mix in a natural way. I have the highest respect for our dear old friend Josiah Coppedam, of the *Brutus*, who tells me long stories about things as they were in the year of grace 1822; but I fear that that most respectable clubbist would stand a poor chance in my regard against sweet Bessie Primrose of Almond Valley, if it that old snapperdog of an aunt Jane would allow me to offer to the young lady the assurance of my respectful homage. Let English mothers and English wives conde-

send to take a few lessons from these much abused institutions, and make the home more pleasant than a club—a result easily in their power—and I should be sorry for poor old Coppe-dam.—*Once a Week.*

THE NEW PENNY PIECE.—Her Majesty has approved of the new penny piece, which will be issued as soon as possible. The following is the general design, which is both designed and executed by Mr. Leonard Wyon.—The obverse contains the profile of the Queen, with a wreath of laurel round the head. The bust is lengthened as in the florin, and a scarf, embroidered with the rose, thistle, and shamrock, is thrown over the shoulders. The inscription is, "Victoria D. G. Brit. Reg. F. D." Britannia appears on the reverse, seated on a rock, not on the shield, as in the present coin; but the figure has been remodelled, and the sea has been introduced, with a ship on one side of the figure and a lighthouse on the other. The inscription is, "One Penny, 1860." There are ninety-four parts of copper, four of zinc, and two of tin in the composition of the metal. The value of this amalgamation permits of a thin as well as a small coin—in fact, not much larger than the French bronze two-sous pieces. The size of the penny is one inch and two-tenths, the halfpenny one inch, and the farthing eight-tenths of an inch.

POWER OF THE SUN.—A distinguished chemist, in a recent lecture, while showing that all species of moving power have their origin in the rays of the sun, stated that while the iron tubular railroad bridge over the Menai straits, in England, four hundred feet long, bent but half an inch under the heaviest pressure of a train, it will bend up an inch and a half from its usual horizontal line, when the sun shines upon it for some hours.—*Lecture Hour.*

INSTINCT OF THE PIGEON.—Sir John Ross, the arctic voyager, despatched a young pair of pigeons, on the 6th or 7th of October, 1850, from Assistance Bay, a little to the west of Wellington Sound, and on the 18th of October, a pigeon made its appearance at the dovecot in Ayrshire, from whence Sir John had the two pairs of pigeons which he took out. The distance direct between the two places is about 2000 miles. The dovecot was under repair at this time, and the pigeons belonging to it had been removed, but the servants of the house were struck with the appearance and motions of this stranger. After a short stay, it went to the pigeon-house of a neighbouring proprietor, where it was caught, and sent back to the lady who originally owned it. She at once recognised it as one of those which she had given to Sir John Ross; but, to put the matter to the test, it was carried into the pigeon-house, when, out of the many niches, it directly went to the one in which it had been hatched. No doubt remained in the mind of the lady of the identity of the bird. By what extraordinary power did this interesting bird find its way, and by what route did it come?—*Yarrell's British Birds.*

RECORD OF WRECKS.—During the month of February, the number of wrecks reported was 154. In the month of January, there were 229, making a total during the present year of 383.—*Southampton Times.*

HORRIBLE OCCURRENCE.—The Australian papers record another horrid massacre of an English ship's crew by Polynesian savages. The ship (*the Pearl of Sydney*) was burnt, and the nine persons on board, including the captain, were killed and eaten!

THE SUNKEN SHIPS AT SEBASTOPOL.—The American Company who have been so long engaged endeavouring to raise the vessels sunk by

the Russians in the harbor of Sebastopol, have as yet only succeeded in raising fifteen of the smaller craft, and not one of the first rates. Twenty-one ineffectual attempts have been made to raise the steamer *Vladimir*. At the last effort the strongest chains the company had were broken, and new ones will have to be made. The contractors do not yet despair to accomplish the raising of the fleet.—*Southampton Times.*

MOVEMENT TO OUR BRAVE COUNTRYMEN.—In answer to a question put by our representative, Sir Francis Baring, in the House of Commons, Lord Palmerston promised to take into consideration the bestowal of a suitable reward on Sir L. M'Clintock, who discovered the relics of Sir John Franklin's expedition. The subject of a monument to the unfortunate commander himself was also broached, and the result will be that the self-sacrifice of Franklin and his gallant companions will be duly commemorated in some public place, or some sacred edifice. The justice of honouring these brave dead is of course beyond dispute, and we think that the proposed bestowing a reward to Captain M'Clintock will receive as ready an assent. The certainty of Franklin's death has been established, both by the length of time that has elapsed, and by the narratives of the Aborigines, and we presume the Admiralty could not in justice demand of officers and seamen that they should risk their lives merely to satisfy the curiosity of the public, though such curiosity was legitimate, and we all of us feel gratified at learning at last how the brave explorer died, and what was the end of his still more unhappy survivors. Captain M'Clintock took the command of that little vessel, the *Fox*, and with his handful of brave men penetrated into the most desolate region on earth, the land navigators, a most daring and romantic achievement. Such is the English way of doing things, and as long as it remains so the energy and public spirit of the race will survive. The one thing needful is the graceful function of the Crown, *i.e.*, recognizing by public honours what has been accomplished by private aid, in accordance with which Sir L. M'Clintock will receive his well deserved reward.—*Southampton Times.*

FUNERAL OF THE OLDEST INHABITANT OF ARMAGH.—The funeral of the late Mr. William Murray, "the oldest inhabitant," took place on Wednesday, and was large and very respectable. His remains were interred by the side of his wife, who had been dead some forty years. Mr. Murray was fully 113 or 114 years of age, and some of his friends say more. He once told a gentleman in this city that he remembered the year in which the style was changed, which would leave his age at least 113 years.—*Armagh Guardian.*

AMUSING IF TRUE.—In one of the populous and thriving manufacturing towns near Ashton-under-Lyne one of the volunteer rifle companies recently had a meeting for the purpose of choosing officers. It was known that there were many candidates for the honour, but it was not until the time of election that the exact state of the case was understood. On that occasion a suggestion was made that all the gentlemen desirous of becoming officers should retire during the election, when, to the general astonishment, it was found that only three members of the company were left to proceed with business. The three gentlemen left to do the work, however, did not flinch from their duty, and those who had retired were in due time summoned back to the meeting. They were then informed that the meeting had felt great difficulty about the selection, because the claims of all who had left the company were so conspicuous it seemed injudicious to take one in preference to another. Under these

circumstances the meeting had adopted the most obvious and satisfactory way of escaping the difficulty by electing themselves to fill the three vacant posts.—*Bath Chronicle.*

BIRTHS.

"Like as the arrows in the hand of the giant: even so are the young children."—*Psalms.*

In William Street, on the 17th July, the wife of John Hector, Esq., of twins.

On the 12th July, on Gerrard Street, Mrs. Thomas McLean, of a son.

In Galt, on the 28th June, the wife of Mr. R. S. Strong, of a daughter.

On the 1st July, at 24 St. Patrick Street, Mrs. Henry Youle Hinds, of a son.

MARRIAGES.

"Now, Kathleen, me darlint, ye've tairied me enough;
Shure I thrashed, for your sake, Dinney Grimes and Jim Duff;
And I've made myself,—drinking your health—quite a baste;
So, I think, after that, I may talk to the Priest."—*Rory O'Moore.*

On the 28th June, at St. James's Cathedral, by the Rev. H. J. Grasett, Mr. Edwin Harris, to Miss Sarah L. Lindsay, both of Toronto.

On the 21st June, in St. George's Church, by the Rev. E. M. Stewart, M.A., Mr. John Craven Chadwick, Jr., eldest son of Mr. John Craven Chadwick, of Ballinard, Guelph, to Eleanor Jones, only daughter of Mr. Leslie Battersby, of Guelph.

At Richmond Hill, on the 4th July, by the Rev. G. S. Hill, M.A. Rector of Markham, Mr. Thomas Bosman, Merchant, Almira, to Miss Susan Campbell, of Richmond Hill.

By the Rev. G. M. Meacham, on the 6th July, at the residence of the bride's father, Griffith Lloyd, Esq., of the Township of Beverly, County of Wentworth, to Miss Elizabeth Lundy, second daughter of Isaac Lundy, Esq., of the Township of Whitchurch.

By the Rev. L. Warner, on the 12th July, Mr. Wm. M. Wilcox, Deputy Sheriff of Ontario County, to Caroline, daughter of the late Mr. Erasmus Howard, both of Whitley.

DEATHS.

"The days of man are but as grass: for he flourisheth as a flower of the field."—*Psalms.*

In Brantford, on July 10th, after a short illness Walter Kerr, aged 30 years, one of the Six Nations Indians, eldest son of the late Col. W. J. Kerr, and grandson of the celebrated Chief Brant.

In Hamilton, on the 6th July, while on a visit to his son, Mr. James McDonald, Sheriff of the County of Prince Edward.

At Willoughby, in the County of Welland, C. W., on the 19th July, Mrs. Susannah Everitt, relict of the late Jacob Everitt, aged 80 years, 9 months and 23 days. The deceased was a sister of Lewis Burwell, Esq., of Brantford, and John Burwell, Esq., of Port Burwell.

At his residence, on Dundas Street, Trafalgar, on Wednesday, the 20th June, Colonel Charles Biggar, in the 74th year of his age.

In Chinguacousy, on the 25th June, Mr. William Clarridge sen., aged 78. Mr. Clarridge was one of the pioneers of this country, having emigrated from Oxfordshire, England, in the year 1811, and settled in Chinguacousy in the year 1820, where he resided until his death.

ADVERTISEMENTS.

HAVE YOU INSURED YOUR LIFE?

If not, why not?

Is there any other way in which a man of 35 years of age can invest the small sum of £1 3s. 2d. so that his family will receive the comfortable little sum of £100, if any accident or sudden illness should deprive them of their protector, even the day after he has invested the trifle? *None!*

Is there any other way in which a man of 30 can invest £1 15s. 1d., so as to secure the same benefit to his family under a similar contingency, or by which he can secure the £100 for his own use and benefit at the age of 55, (should he live so long), by merely paying the same small amount half-yearly, up to that age? *None!*

ASSURANCE FOR WHOLE OF LIFE.

Annual Premiums for the Assurance of £100, to be paid at death, whenever it may happen.

WITHOUT PROFITS.

Age next Birthday.	Annual Premium.	If paid half-yearly.	If paid quarterly.	Age next Birthday.	Annual Premium.	If paid half-yearly.	If paid quarterly.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
15	1 5 4	0 13 5	0 8 10	38	2 10 4	1 5 7	0 13 0
16	1 5 10	0 13 7	0 8 10	39	2 12 2	1 6 7	0 13 9
17	1 6 0	0 14 0	0 7 10	40	2 14 0	1 7 7	0 14 2
18	1 7 1	0 14 4	0 7 3 3	41	2 15 8	1 8 4	0 14 7
19	1 8 0	0 14 9	0 7 5	42	2 17 6	1 9 0	0 15 0
20	1 8 9	0 15 2	0 7 7	43	2 19 6	1 10 4	0 15 7
21	1 9 6	0 15 7	0 7 11	44	3 1 4	1 11 2	0 16 0
22	1 10 4	0 16 2	0 8 3	45	3 1 12	1 12 4	0 16 7
23	1 11 2	0 16 7	0 8 5	46	3 10 4	1 13 7	0 17 2
24	1 12 2	0 17 2	0 8 9	47	3 8 2	1 15 0	0 17 10
25	1 13 4	0 17 8	0 9 1	48	3 11 2	1 16 4	0 18 6
26	1 14 4	0 18 2	0 9 3 3	49	3 14 4	1 18 0	0 19 5
27	1 15 8	0 18 9	0 9 9	50	3 13 1	1 20 0	0 20 6
28	1 17 0	0 19 4	0 9 9	51	4 2 4	2 2 0	1 1 6
29	1 18 1	0 19 9	0 10 2	52	4 6 10	2 4 7	1 2 9
30	1 19 2	0 20 4	0 10 5	53	4 10 10	2 6 9	1 4 0
31	2 0 2	0 21 0	0 10 8	54	4 10 9	2 9 7	1 5 2
32	2 1 4	0 21 7	0 11 0	55	5 2 4	2 12 4	1 6 10
33	2 2 8	0 22 4	0 11 5	56	5 8 2	2 15 8	1 8 4
34	2 4 0	0 23 2	0 12 6	57	5 14 10	2 19 0	1 10 6
35	2 5 4	0 24 1	0 13 2	58	6 1 10	3 2 7	1 11 10
36	2 6 10	0 25 0	0 14 0	59	6 8 9	3 6 0	1 15 9
37	2 8 6	0 26 1	0 14 7	60	6 15 5	3 9 5	1 15 6

ENDOWMENT ASSURANCE.

Annual Premiums for the Assurance of £100, to be received at 50, 55, 60, or 65 years of Age, or earlier, in case of death.

WITHOUT PROFITS.

Age next Birthday.	50.	55.	60.	65.	Age next Birthday.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
21	2 10 10	2 1 10	1 16 10	1 13 10	21
22	2 13 3	2 3 8	1 17 10	1 14 10	22
23	2 16 3	2 5 10	1 19 6	1 16 3	23
24	2 9 0	2 8 10	2 1 10	1 18 3	24
25	2 3 3	2 10 9	2 2 10	1 18 4	25
26	3 7 8	2 13 10	2 5 3	2 0 0	26
27	3 11 9	2 16 4	2 7 7	2 2 1	27
28	3 16 6	2 19 6	2 9 4	2 3 4	28
29	4 1 8	3 2 8	2 11 6	2 5 3	29
30	4 6 6	3 6 10	2 12 2	2 6 8	30
31	4 12 10	3 10 6	2 16 8	2 8 10	31
32	4 18 8	3 13 2	2 19 8	3 0 4	32
33	5 4 9	3 18 10	3 3 9	3 2 8	33
34	5 10 10	4 3 6	3 5 9	3 4 10	34
35	5 19 7	4 9 9	3 9 10	3 6 7	35
36	7 7	4 14 1	3 12 7	3 8 0	36
37	8 2 10	5 0 0	3 17 4	3 8 6	37
38	6 10 8	5 6 11	4 10 10	3 8 7	38
39	7 12 0	6 13 10	4 6 10	3 10 8	39
40	9 16 4	6 13 10	4 12 7	3 13 9	40

Supposing you have borrowed money on the security of your homestead, and have given a mortgage for the amount; is there any other way in which, by the payment of a small sum, you can provide that—in case of your own sudden death before the mortgage is paid off—your family shall not be deprived of the property? *None!*

One only condition is *absolutely necessary* to enable you to profit by the great advantages offered to you, this condition is—that, at the time of making the application you must be in *perfect health*; or the Medical Referee will not recommend the Company to insure you—If you are in good health at the present time, and have no disease or symptom of disease, *now* is the time to get insured, as, although, at the present time, you may fancy your constitution “as sound as a Roach,” and your *circumstances* may appear in equally healthy a condition, still, no man can tell how soon some commercial derangement of the country may affect his position, and if, at the very time you have become convinced that a policy is advisable or even necessary, some sudden illness or accident should occur, or some long concealed but latent disease should become developed—regrets for opportunities wasted will be unavailable—insurance, except at a very heavy premium, will be impossible.

Examine the tables here given as specimens of the rates charged, and see how little it will cost you to secure a sum that, one day or other, you may be glad of.

Are you aware for how small a sum you may secure a comfortable little dowry for your daughters, (if you have not too many of them,) when they arrive at an age when it is likely to be of service to them? or, a nice little sum to enable you to send your sons on their way rejoicing when you start them in life? Did you ever examine tables of “Endowments for Children?” if so, did it ever strike you how small was the annual payment required to enable you to provide for such of your children as might reach maturity? If not, examine the following tables, provided by the Provident Life Assurance Company of Toronto. You will there find that, if you have a child two years old next birthday, you may secure it a hundred pounds at twenty-one, if it lives so long, by paying £1 9s. 10d. every half-year, or fourteen shillings and eleven pence every quarter.

The following are the yearly, half-yearly, or quarterly payments necessary to secure £100 or \$400 to a child when it arrives at the age of 21 or 25.

TO BE RECEIVED AT TWENTY-ONE.

Age next Birthday.	Annual Payment.	Half-yearly Payment.	Quarterly Payment.
£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	3 2 2	1 12 8	0 16 4
2	2 16 9	1 9 10	0 13 2
3	3 3 3	1 13 3	0 16 8
4	4 10 2	1 16 10	0 18 5
5	3 17 9	2 0 10	0 15 6
6	4 6 3	2 5 5	1 2 8
7	4 15 5	2 10 1	1 5 0
8	5 6 5	2 15 11	1 8 0
9	5 18 9	3 2 4	1 11 2
10	6 13 5	3 7 11	1 15 1
11	7 10 11	3 19 3	1 19 8
12	8 12 0	4 10 4	2 5 2

TO BE RECEIVED AT TWENTY-FIVE.

Age next Birthday.	Annual Payment.	Half-yearly Payment.	Quarterly Payment.
£ s. d.	£ s. d.	£ s. d.	£ s. d.
5	3 2 2	1 12 8	0 16 4
6	3 7 11	1 15 8	0 17 10
7	3 14 3	1 19 0	0 19 6
8	4 1 9	2 2 9	1 1 5
9	4 10 0	2 7 3	1 3 8
10	4 19 6	2 12 3	1 6 2
11	6 13 3	3 17 11	1 8 9
12	6 21 1	3 5 7	1 12 4
13	6 18 0	3 12 5	1 16 3
14	7 15 4	4 1 9	2 0 11
15	8 17 2	4 13 0	2 6 6

If you do not like risking the loss of the premiums, by paying a trifle more, all the premiums paid to the Company will be returned to you, in case the child does not live to the age agreed on for the payment of the amount insured.

Yearly, half-yearly, or quarterly payments necessary to secure £100 or \$400 to a child when it arrives at the age of 21 or 25. All the Premiums paid to the Company to be returned, if the child dies before attaining the stipulated age.

TO BE RECEIVED AT TWENTY-ONE.

Age next Birthday.	Annual Payment.	Half-yearly Payment.	Quarterly Payment.
£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	3 2 2	1 12 8	0 16 4
2	3 7 5	1 15 5	0 17 9
3	3 14 3	1 19 0	0 19 6
4	4 1 9	2 2 9	1 1 5
5	4 10 0	2 7 3	1 3 8
6	4 19 5	2 12 3	1 6 2
7	6 13 3	3 17 11	1 8 9
8	6 21 1	3 5 7	1 12 4
9	6 18 0	3 12 5	1 16 3
10	7 15 4	4 1 9	2 0 11
11	8 17 2	4 13 0	2 5 6
12	10 4 6	5 7 4	2 12 8

TO BE RECEIVED AT TWENTY-FIVE.

Age next Birthday.	Annual Payment.	Half-yearly Payment.	Quarterly Payment.
£ s. d.	£ s. d.	£ s. d.	£ s. d.
5	2 18 11	1 13 11	0 17 0
6	3 4 6	1 13 11	0 17 0
7	3 10 6	1 17 2	0 18 7
8	3 17 11	2 0 11	0 19 6
9	4 5 11	2 5 11	1 2 7
10	4 15 3	2 10 0	1 6 0
11	5 8 9	2 15 7	1 10 10
12	5 16 3	3 2 11	1 11 1
13	6 12 11	3 7 7	1 13 10
14	7 10 2	3 18 10	1 19 5
15	8 11 6	4 10 1	2 6 1

ADVERTISEMENTS.

TO ADVERTISERS—SPECIAL NOTICE.

Rates of advertising in "Once a Month" (1500 copies distributed over the Upper Province) \$4 per column, \$2 per half column, \$1 per quarter column, or five cents per line.

For advertisements required to be well distributed, this periodical offers peculiar advantages.

Advertisements must be sent in before the 25th of each Month, or they will be too late for insertion.

TO SOLICITORS, EXECUTORS, &c.

Values of Life Interests, Reversions, Dowers, &c., calculated on reasonable terms, on application to Mr. W. H. Smith, Managing Director of the Provident Life Assurance and Investment Company. Full particulars of the information required to be sent to Box 192, Toronto P. O.

AGENTS

OF THE BEAVER

FIRE INSURANCE ASSOCIATION

Are particularly cautioned not to effect any insurance on *empty or unoccupied* buildings. In every case where a building *already insured*, becomes untenanted or unoccupied, or in any way altered, either externally or internally, within their knowledge, it is their duty to send notice and particulars thereof to the Head Office, so that the Association may not, unknowingly, sustain greater risk than that for which they contracted.

PROVIDENT

LIFE ASSURANCE & INVESTMENT COMPANY,

20, TORONTO STREET, TORONTO.

Incorporated by Special Act of Parliament.

Subscribed Capital - - - \$255,760.00.

Paid up - - - - - \$148,340.00.

THE RATES ARE AS LOW AS THOSE

Of any Safe Company, and the Premiums may be paid Yearly, Half-yearly, or Quarterly.

Persons wishing to Assure need not be deterred from so doing by any fear that a future inability to continue the payments will result in a loss of the amount already paid, as after the payment of two Annual Premiums, should the assured wish to surrender his Policy, this Company will give him instead, another Policy for such amount as the Premiums already paid would entitle him to on an equitable valuation, without requiring any further payments.

In all its transactions, this Company will be found as liberal as is consistent with safety.

W. H. SMITH,
MANAGING DIRECTOR.

WANTED.

Agents wanted at the following places to represent the Provident Life Assurance and Investment Company—viz:

Simcoe.
Port Sarnia.
Windsor or Sandwich.
Amherstburg.
Goderich.
Welland.
Picton.
Napawee.
Whitby.
Brockville.
Peterborough.
Newmarket.
St. Thomas.
Chatham.

Applications, with references, to be addressed to the Managing Director, Mr. W. H. SMITH, 20 Toronto street, Toronto.

PROVIDENT

LIFE ASSURANCE COMPANY.

A person aged 35, may secure £100 for his widow and children by the payment of £2 6s. 4d. annually, or £1 3s. 2d. half-yearly.

A person aged 30 may secure £100 to be paid to himself at 55, for £3 6s. 10d. a-year, while, if he dies before that time, the money will be paid at once to whoever he bequeaths it.

A person aged 30 may secure £100 to be paid at death by paying £2 15s. per annum for 20 years, after which time he will have no more payments to make.

Assurances effected for *short periods*; with *increasing premiums*; on the *half-credit* system; and Endowments for children, payable at 21 or 25.

Tables of Rates may be obtained from the Head Office,

20, TORONTO STREET, TORONTO,

Or of any of the Agents.

W. H. SMITH,
Managing Director.

WANTED,

In all good neighbourhoods where Agents are not already appointed,

AGENTS FOR THE BEAVER FIRE INSURANCE ASSOCIATION.

The usual commission allowed.

Applications, with references, to be addressed to the Manager, 20, TORONTO STREET, TORONTO.

SAW MILLS AND LUMBER YARDS.

Agents of the BEAVER FIRE INSURANCE ASSOCIATION, are cautioned not to effect insurances on frame Saw Mills or Lumber yards, or on any building near enough to either of them to be exposed to danger therefrom. The Association having decided not to accept such risks.

May 1st, 1860.

BEAVER

FIRE INSURANCE GUARANTEE FUND.

SHARES \$4 Each.

Interest paid thereon at the rate of ten per cent per annum.

Full particulars may be obtained by addressing the Manager,

20, TORONTO STREET, TORONTO.

TO AGENTS

OF THE PROVIDENT LIFE ASSURANCE COMPANY.

The attention of the Agents of the Provident Life Assurance Company is called to the Table of "Average Weights of Healthy Men," in the first number of "Once a Month." In sending proposals for Assurance, in all cases where the proposer has not been long known to them, or where there is any difficulty in ascertaining, or doubt about his *past medical* history, they are requested to send the *height and weight* of the applicant along with the Proposal.

In all cases the height and weight will prove a valuable adjunct to the other information.

WANTED,

In all places where the Company is not already represented,

AGENTS FOR THE PROVIDENT LIFE ASSURANCE AND INVESTMENT COMPANY.

To prevent trouble, it is indispensable for the establishment of an Agency, that a properly qualified Medical Man should be residing within convenient reach.

Applications, with references, to be addressed to the Managing Director,

20, TORONTO STREET, TORONTO.

REV. JAMES FALCONER.

INSURANCE CASE.

ANY person who can give information as to the residence of the above gentleman, or of his death (if that event has taken place) will be handsomely rewarded. Mr. F. was a resident in the House of Industry for eighteen months, till about four years ago. The interests of a widow and six children are involved.

Notice may be sent to the GLOBE Office.
Toronto, April 20, 1860.

NOTICE.

ONCE A MONTH will be sent, without charge, to all Policy-holders and Stockholders in the "Provident,"—other parties to whom it may be sent, need not return it, as, unless specially ordered, no charge will be made.

Any person, (not a Stockholder or Policy holder in the Provident Life Assurance Company,) wishing to receive "Once a Month" regularly, may do so by forwarding the subscription price,—48 cents a year, including postage, either in postage stamps or otherwise; addressed to the Editor, Box 192, Post Office, Toronto; or to the Publisher. The usual allowance made to Booksellers and Postmasters.

A Title-Page and Index will be furnished at the end of the year.

A few Advertisements will be inserted, subject to the approval of the Editor, at five cents a-line.

All communications for the Editor must be post-paid or they will not be taken out of the office, and addressed, Box 192, Toronto P. O.

Published for the Proprietors, by Henry Russell, King Street, Toronto.

ROWSWELL & ELLIS, PRINTERS, TORONTO.